



PATENT APPLICATION

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Michael B. Elliott et al.

Examiner: na

Serial No. 09/976,607

Art Group: 2164

Filing Date: October 12, 2001

Docket No. 33836000013

Title: **METHOD TO IMPROVE DEBT COLLECTION PRACTICES**

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2-5-02
Date

Christine A. Jaszowski

PRELIMINARY AMENDMENT

Dear Sir:

The applicants request that the above-identified application be preliminary
amended as follows.

IN THE CLAIMS

Add new claims 15 to 21 as follows:

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Technology Center 2100

15. A method of improving debt collection from a plurality of debtors
comprising the steps of:

classifying a debtor into at least one of a plurality of segments according to a
plurality of profiles each of said segments suggesting a debt collection strategy to employ
with respect to said debtor; and

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02 FC:103 18.00 CH